

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE**

In re:

Michael Lavoie

Debtor(s)

§ Case No. 21-10011-KB

§

§

§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lawrence P. Sumski, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/11/2021.
- 2) The plan was confirmed on 06/06/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/09/2021.
- 5) The case was completed on 12/31/2024.
- 6) Number of months from filing or conversion to last payment: 47.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$110,437.00.
- 10) Amount of unsecured claims discharged without full payment: \$176,584.59.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 78,036.01
Less amount refunded to debtor	\$ 0.00

NET RECEIPTS:		\$ 78,036.01
----------------------	--	--------------

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 14,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 7,803.60
Other	\$ 0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$ 21,803.60
--	--------------

Attorney fees paid and disclosed by debtor:	\$ 1,500.00
---	-------------

Scheduled Creditors:

Creditor Name	Class	Claim Sched.	Claim Asserted	Claim Allowed	Prin. Paid	Int. Pd.
Internal Revenue Service	Priority	445.00	445.00	445.00	445.00	0.00
Attorney Michael Racine	Attorney	3000.00	3000.00	3000.00	3000.00	0.00
Attorney Michael Racine	Attorney	11000.00	11000.00	11000.00	11000.00	0.00
Capital One Bank USA, N.A.	Unsecured	10828.00	10829.00	10829.00	10829.00	0.00
Bank of America	Unsecured	12404.00	12405.00	12405.00	12405.00	0.00
Unitil	Unsecured	3510.00	3683.00	3683.00	3683.00	0.00
Portfolio Recovery Associates, LLC	Unsecured	12155.00	12156.00	12156.00	12156.00	0.00
Verizon by American InfoSource	Unsecured	238.00	293.00	293.00	293.00	0.00
Resurgent Capital Services	Unsecured	1397.00	1136.00	1136.00	1136.00	0.00
Internal Revenue Service	Unsecured	113.00	113.00	113.00	85.41	0.00
Joseph R. and Kelly A. Beddia	Unsecured	1.00	15200.00	15200.00	15200.00	0.00
Bob Johnson	Unsecured	20000.00	NA	NA	0.00	0.00
Keith Crosby	Unsecured	15300.00	NA	NA	0.00	0.00
Kevin Keene	Unsecured	11000.00	NA	NA	0.00	0.00
Larry Maloney	Unsecured	34350.00	NA	NA	0.00	0.00
Matthew Lavoie	Unsecured	30907.00	NA	NA	0.00	0.00
Rebecca Lavoie	Unsecured	40000.00	NA	NA	0.00	0.00
Creditors continue on next page						

Scheduled Creditors (Continued):

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Sched.</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Prin. Paid</u>	<u>Int. Pd.</u>
Skellig, LLC	Unsecured	25000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 445.00	\$ 445.00	\$ 0.00
TOTAL PRIORITY:	\$ 445.00	\$ 445.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 55,815.00	\$ 55,787.41	\$ 0.00

Disbursements:

Expenses of Administration	\$ 21,803.60	
Disbursements to Creditors	\$ 56,232.41	
TOTAL DISBURSEMENTS:		\$ 78,036.01

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/22/2025

By: /s/Lawrence P. Sumski
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.